

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Tak J. Wong</u>               | Social Security number or ITIN | xxx-xx-2279 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 17-34369-VFP                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tak J. Wong  
aka Takjong Wong

3/8/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tak J. Wong  
Debtor

Case No. 17-34369-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 08, 2021

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2021:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Tak J. Wong, 728 Ziegler Ave., Linden, NJ 07036-2633  |
| 517209651 | + Apothanker Scian, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410                             |
| 517209653 | + Bank of America, ATTN: Frederic Weinberg, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317      |
| 517299403 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 517209664 | + CAVALRY SPV I PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288  |
| 517209677 | + EOS CCA, PO BOX 981008, BOSTON, MA 02298-1008   |
| 517209684 | + Elizabeth Rodriguez, 728 Ziegler Ave., Linden, NJ 07036-2633  |
| 517209681 | + Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269 |
| 517209688 | + STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  |

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Mar 08 2021 21:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 08 2021 21:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517209649 | + EDI: AMEREXPR.COM                        | Mar 09 2021 01:43:00 | AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  |
| 517247131 | EDI: BECKLEE.COM                           | Mar 09 2021 01:43:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517209655 | EDI: BANKAMER.COM                          | Mar 09 2021 01:43:00 | BANKAMERICA, PO BOX 982238, EL PASO, TX 79998  |
| 517209656 | EDI: BANKAMER.COM                          | Mar 09 2021 01:43:00 | BK OF AMER, PO BOX 982238, EL PASO, TX 79998   |
| 517209654 | + EDI: BANKAMER.COM                        | Mar 09 2021 01:43:00 | BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413   |
| 517209659 | + EDI: CAPITALONE.COM                      | Mar 09 2021 01:43:00 | CAP1/BSTBY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  |
| 517209660 | EDI: CAPITALONE.COM                        | Mar 09 2021 01:43:00 | CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238  |
| 517209661 | + EDI: CAPONEAUTO.COM                      | Mar 09 2021 01:43:00 | CAPITAL ONE AUTO FINAN, 3901 DALLAS PKWY, PLANO, TX 75093-7864   |
| 517209662 | + Email/Text: bankruptcy@cavps.com         | Mar 08 2021 21:41:00 | CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288   |
| 517209666 | + EDI: CITICORP.COM                        | Mar 09 2021 01:43:00 | CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
| 517209665 | + EDI: CITICORP.COM                                  | Mar 09 2021 01:43:00 | CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497                                     |
| 517209673 | + EDI: WFNNB.COM                                     | Mar 09 2021 01:43:00 | COMENITYBK/COLDWATER, 3100 EASTON SQUARE PL, COLUMBUS, OH 43219-6232              |
| 517209674 | + EDI: WFNNB.COM                                     | Mar 09 2021 01:43:00 | COMENITYBK/HOTTOPIC, PO BOX 182789, COLUMBUS, OH 43218-2789                       |
| 517209675 | + EDI: WFNNB.COM                                     | Mar 09 2021 01:43:00 | COMENITYCAP/BOSCOVS, PO BOX 182120, COLUMBUS, OH 43218-2120                       |
| 517239830 | + Email/Text: bankruptcy@cavps.com                   | Mar 08 2021 21:41:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321       |
| 517209676 | EDI: CITICORP.COM                                    | Mar 09 2021 01:43:00 | DSNB MACYS, PO BOX 8218, MASON, OH 45040  |
| 517209678 | + EDI: CITICORP.COM                                  | Mar 09 2021 01:43:00 | GOODYR/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497                              |
| 517209667 | EDI: JPMORGANCHASE                                   | Mar 09 2021 01:43:00 | CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850                                    |
| 517209679 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 08 2021 21:39:00 | KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096           |
| 517275465 | + Email/Text: camanagement@mtb.com                   | Mar 08 2021 21:40:00 | Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288 |
| 517209682 | Email/Text: camanagement@mtb.com                     | Mar 08 2021 21:40:00 | M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203                                     |
| 517209683 | + EDI: NAVIENTFKASMSERV.COM                          | Mar 09 2021 01:43:00 | NAVIENT, 123 S JUSTISON ST STE 30, WILMINGTON, DE 19801-5363                      |
| 517209685 | EDI: WFFC.COM  | Mar 09 2021 01:43:00 | RYMR&FLNIGN, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306                    |
| 517209687 | + EDI: CITICORP.COM                                  | Mar 09 2021 01:43:00 | SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283                               |
| 517339901 | EDI: NAVIENTFKASMSERV.COM                            | Mar 09 2021 01:43:00 | SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640   |
| 517209690 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/6TH AVE ELECTRNC, C/O PO BOX 965036, ORLANDO, FL 32896-0001                 |
| 517209692 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015                               |
| 517209693 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/CAR CARE MEIN&MA, PO BOX 965036, ORLANDO, FL 32896-5036                     |
| 517209694 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/CAR CARE PEP BOY, PO BOX 965036, ORLANDO, FL 32896-5036                     |
| 517209695 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001                      |
| 517209696 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/LENSCRAFTERS, C/O PO BOX 965036, ORLANDO, FL 32896-0001                     |
| 517209697 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/OLDNAVYDC, PO BOX 965005, ORLANDO, FL 32896-5005                            |
| 517209698 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/ONDC, PO BOX 965005, ORLANDO, FL 32896-5005                                 |
| 517209699 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036                           |
| 517209700 | + EDI: RMSC.COM                                      | Mar 09 2021 01:43:00 | SYNCB/TOYSRUSDC, PO BOX 965005, ORLANDO, FL 32896-5005                            |

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Total Noticed: 48

517209686 + Email/Text: bk-notification@sps-law.com

Mar 08 2021 21:39:00

Schachter Portnoy LLC, 3490 US Route 1, Suite 6,  
Princeton, NJ 08540-5920

517209701 + EDI: WTRRN BANK.COM

Mar 09 2021 01:43:00

TD BANK USA/TARGETCRED, PO BOX 673,  
MINNEAPOLIS, MN 55440-0673

TOTAL: 39

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517209658 |               | CAP1/BSTBY  |
| 517209650 | *+            | AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871   |
| 517209652 | *+            | Apothanker Scian, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410   |
| 517209657 | *P++          | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998  |
| 517209663 | *+            | CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288  |
| 517270907 | *+            | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 517324805 | *+            | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 517209668 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517209669 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517209670 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517209671 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517209672 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517209680 | *+            | KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096   |
| 517209689 | *+            | STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  |
| 517209691 | *+            | SYNCB/6TH AVE ELECTRONIC, C/O PO BOX 965036, ORLANDO, FL 32896-0001   |

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Denise E. Carlon    | on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Rebecca Ann Solarz  | on behalf of Creditor LakeView Loan Servicing LLC rsolarz@kmlawgroup.com                         |

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Russell L. Low

on behalf of Debtor Tak J. Wong ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5